

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Charles Timothy Murphy  
Debtor

Case No. 14-14888-pmc  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-1

User: gnuun  
Form ID: pdf755

Page 1 of 1  
Total Noticed: 3

Date Rcvd: Aug 20, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2014.

db +Charles Timothy Murphy, 855 South Green Road, South Euclid, OH 44121-3450

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bankruptcy@huntington.com Aug 20 2014 22:40:11 Huntington National Bank,  
PO Box 89424, Cleveland, OH 44101-6424  
23187243 +E-mail/Text: bankruptcy@huntington.com Aug 20 2014 22:40:11 HUNTINGT MTG, P.O. BOX 1558,  
COLUMBUS, OHIO 43216-1558

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 22, 2014

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2014 at the address(es) listed below:

Marvin A Sicherman sicherman\_trustee@dsb-law.com, msicherman@ecf.epiqsystems.com

TOTAL: 1

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO  
EASTERN DIVISION



In re: ) Case No. 14-14888  
CHARLES TIMOTHY MURPHY, ) Chapter 7  
Debtor. ) Chief Judge Pat E. Morgenstern-Clarren  
) **ORDER**

On August 19, 2014, the pro se debtor and Huntington National Bank filed a reaffirmation agreement as to a debt secured by real property located at 855 S. Green Road, South Euclid, Ohio. (Docket 11). Based on a review of the agreement, the filing is deficient for these reasons:

- Part I.F of the agreement is blank; and
- The debtor's monthly expenses (\$2,725.00) as stated on his amended schedules exceed his scheduled monthly income (\$2,459.33) and the agreement is not supported by a current budget showing his ability to make the payments required under the agreement.

**An amended agreement and cover sheet and a budget are to be filed to address these issues if the debtor wishes to proceed with this transaction. See the court's memorandum of February 12, 2008, "Tips for How a Reaffirmation Agreement Can Proceed Smoothly Through the Court" on the court's website at [www.ohnb.uscourts.gov](http://www.ohnb.uscourts.gov).**

A hearing on this matter will be held on **October 9, 2014** at 8:30 a.m. in Courtroom #2A, Howard M. Metzenbaum U.S. Courthouse, 201 Superior Avenue, Cleveland, Ohio. See 11 U.S.C. § 524(m)(1).

IT IS SO ORDERED.

Pat E. Morgenstern-Clarren  
Chief Bankruptcy Judge